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Substitute for Form 1449/APTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	09/425,471
				Filing Date	October 22, 1999
				First Named Inventor	Julie A. Gaschwender
				Group Art Unit	2767 2164
				Examiner Name	
Sheet	1	of	1	Attorney Docket Number	FDC 0136 PUS

[illegible][illegible]

Examiner Signature	F. Powell	Date Considered	6/29/01
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Substitute Form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	1	of	2
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Complete if Known

Application Number	09/425,471
Filing Date	October 22, 1999
First Named Inventor	Julie A. Geschwender et al.
Group Art Unit	Unknown
Examiner Name	Unknown
Attorney Docket Number	FDC 0136 PUS

U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner
Signature

F Poinvil

Date
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				First Named Inventor	Julie A. Geschwender et al.
				Group Art Unit	Unknown
				Examiner Name	Unknown
Sheet	2	of	2	Attorney Docket Number	FDC 0136 PUS

[illegible]

Examiner Signature	<i>F. P. ...</i>	Date Considered	<i>6/29/01</i>
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Application Number	09/425,471
Filing Date	October 22, 1999
First Named Inventor	Julie A. Geschwender et al.
Group Art Unit	2767
Examiner Name	Unknown
Attorney Docket Number	FDC 0136 PUS

Sheet	1	of	2
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U.S. PATENT DOCUMENTS

[illegible]

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				Application Number	09/425,471
				Filing Date	October 22, 1999
				First Named Inventor	Julie A. Geszlerwender et al.
				Group Art Unit	2767
				Examiner Name	Unknown
Sheet	2	of	2	Attorney Docket Number	FDC 0136 PUS Group 2700
OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS					
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T ²
		International Search Report - March 2, 2000			
FP		Grafton, David; "Analysing Customers With Behavioural Modelling"; v17n6, pgs. 27-31 1996 ISSN: 0143-5329 JRNL CODE: CRT			
FP		"Five Ways To Reduce Risk With Neural Networks"; Credit Risk Management Report; September 27, 1993; V. 3 NO. 19; Publisher: Phillips Business Information, Inc.			

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